

## Electronic Acknowledgement Receipt

EFS ID:	2988978
Application Number:	10697114
International Application Number:	
Confirmation Number:	8439
Title of Invention:	Systems and methods for risk based determination of a form for debiting an account of a payer for a payment made to a payee on behalf of the payer
First Named Inventor/Applicant Name:	Peter J. Kight
Customer Number:	72386
Filer:	Rhett Stephen White/Shanda Clemons
Filer Authorized By:	Rhett Stephen White
Attorney Docket Number:	23952-0042
Receipt Date:	12-MAR-2008
Filing Date:	31-OCT-2003
Time Stamp:	16:54:08
Application Type:	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part/.zip	Pages (if appl.)
1	Information Disclosure Statement Letter	Suppl_IDS_Transmittal_004 2.pdf	67416 7d1a357e88608200d50a758286134828 4e300096	no	2

### Warnings:

Information:
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2	Information Disclosure Statement (IDS) Filed	FORM_1449_23952_0042.pdf	745622 33744eb15dd7b53a3793cb3b0c7dc469 d54b11e5e	no	4
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**Warnings:**

**Information:**

3	NPL Documents	0050_OA_01_30_2008.pdf	222926 b6f7124b20bc0ed201ea413217999e5 767afaf7	no	7
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**Warnings:**

**Information:**

Total Files Size (in bytes):

1035964

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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.